

FIRST BANCTRUST CORPORATION

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2971261	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$393	\$389	-0.8%		
Loans	\$292	\$291	-0.5%		
Construction & development	\$5	\$5	-0.2%		
Closed-end 1-4 family residential	\$78	\$72	-7.5%		
Home equity	\$16	\$14	-7.3%		
Credit card	\$0	\$0			
Other consumer	\$6	\$6	0.7%		
Commercial & Industrial	\$27	\$29	7.7%		
Commercial real estate	\$58	\$60	2.8%		
Unused commitments	\$36	\$38	6.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$37	\$42	12.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$13	-35.0%		
Cash & balances due	\$15	\$17	15.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$351	\$348	-1.0%		
Deposits	\$304	\$310	2.2%		
Total other borrowings	\$44	\$34	-22.7%		
FHLB advances	\$44	\$34	-22.7%		
Equity					
Equity capital at quarter end	\$41	\$42	0.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	10.4%	--		
Tier 1 risk based capital ratio	13.7%	14.0%	--		
Total risk based capital ratio	14.9%	15.2%	--		
Return on equity ¹	9.6%	7.7%	--		
Return on assets ¹	1.0%	0.8%	--		
Net interest margin ¹	4.4%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	103.4%	211.4%	--		
Loss provision to net charge-offs (qtr)	68.5%	52.4%	--		
Net charge-offs to average loans and leases ¹	1.1%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	5.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.2%	1.8%	0.7%	1.2%	--
Home equity	0.2%	0.1%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.0%	0.5%	0.5%	--
Commercial & Industrial	0.0%	0.0%	0.7%	0.2%	--
Commercial real estate	0.8%	0.3%	0.3%	0.0%	--
Total loans	1.5%	0.6%	0.3%	0.3%	--